

# Medicare Advantage (MA) Enrollment Timelines

## “When may I join, leave, or change Medicare Advantage plans?”

<p><b>Initial Coverage Election Period (ICEP):</b></p> <p>When you first join Medicare</p>	<ul style="list-style-type: none"><li>• When you turn age 65, you may join during your birthday month, plus the three months before and after.</li><li>• If you have a disability, you may join the three months after the month you become eligible for both Medicare Part A and B. (Exception: If Medicare notifies you retroactively, you may join the month you get notice and the two months after.)</li></ul>															
<p><b>Open Enrollment Period (OEP)</b></p> <p>Jan. 1 – March 31 of each year</p>	<ul style="list-style-type: none"><li>• You may join MA plans that take new members, or you may return to Original Medicare.</li><li>• This enrollment period does not apply to Medicare Medical Savings Accounts (MSAs).</li><li>• Your new choice must have the same type of Part D coverage as your old plan. For example,</li></ul> <table><tr><th>If you have:</th><th>You may use OEP to join:</th><th>But <u>not</u> use OEP to join:</th></tr><tr><td>Medicare Advantage with prescription drug coverage (MA-PD)</td><td><ul style="list-style-type: none"><li>• MA-PD</li><li>• Original Medicare + a prescription drug plan (PDP)</li></ul></td><td><ul style="list-style-type: none"><li>• MA-only</li><li>• Original Medicare only</li></ul></td></tr><tr><td>Medicare Advantage with no prescription drug coverage (MA-only)</td><td><ul style="list-style-type: none"><li>• MA-only</li><li>• Original Medicare only</li></ul></td><td><ul style="list-style-type: none"><li>• MAPD</li><li>• Original Medicare and PDP</li></ul></td></tr><tr><td>Original Medicare and a prescription drug plan (PDP)</td><td><ul style="list-style-type: none"><li>• MA-PD</li></ul></td><td><ul style="list-style-type: none"><li>• MA-only</li><li>• A different PDP to use with Original Medicare</li></ul></td></tr><tr><td>Original Medicare only</td><td><ul style="list-style-type: none"><li>• MA-only</li></ul></td><td><ul style="list-style-type: none"><li>• MA-PD</li><li>• Original Medicare and PDP</li></ul></td></tr></table>	If you have:	You may use OEP to join:	But <u>not</u> use OEP to join:	Medicare Advantage with prescription drug coverage (MA-PD)	<ul style="list-style-type: none"><li>• MA-PD</li><li>• Original Medicare + a prescription drug plan (PDP)</li></ul>	<ul style="list-style-type: none"><li>• MA-only</li><li>• Original Medicare only</li></ul>	Medicare Advantage with no prescription drug coverage (MA-only)	<ul style="list-style-type: none"><li>• MA-only</li><li>• Original Medicare only</li></ul>	<ul style="list-style-type: none"><li>• MAPD</li><li>• Original Medicare and PDP</li></ul>	Original Medicare and a prescription drug plan (PDP)	<ul style="list-style-type: none"><li>• MA-PD</li></ul>	<ul style="list-style-type: none"><li>• MA-only</li><li>• A different PDP to use with Original Medicare</li></ul>	Original Medicare only	<ul style="list-style-type: none"><li>• MA-only</li></ul>	<ul style="list-style-type: none"><li>• MA-PD</li><li>• Original Medicare and PDP</li></ul>
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<p><b>Annual Election Period (AEP)</b></p> <p>Nov. 15 – Dec. 31 every year</p>	<ul style="list-style-type: none"> <li>You may join or leave any MA plan.</li> <li>You may want to coordinate any MA plan changes with any changes to your Part D coverage.</li> <li>Your MA plan takes effect Jan. 1.</li> </ul>
<p><b>Special Enrollment Periods (SEPs)</b></p> <p>Granted by Medicare for these types of events</p> <p><i>Note: This list includes the most common SEPs. Timeframes for SEP vary by situation. Look into your options early!</i></p>	<ul style="list-style-type: none"> <li>If you enrolled in an MA or Private Fee-for-Service (PFFS) plan based on misleading or incorrect information provided by plan employees, agents, or brokers, call 1-800-MEDICARE to see if you qualify for this SEP.</li> <li>You move outside the plan service area.</li> <li>The MA plan leaves your service area, or stops contracting with Medicare.</li> <li>The MA plan violates a material provision of its contract, or misrepresents the plan while marketing.</li> <li>Medicare imposes sanctions on the plan.</li> <li>You want to leave the MA for employer-sponsored insurance or you want to leave employer-sponsored insurance for an MA plan.</li> <li>You want to leave the MA for Programs of All Inclusive Care for the Elderly (PACE).</li> <li>You gain or lose access to Medicaid health care coverage.</li> <li>You left a Medigap to join an MA for the first time, and you are still in a “trial period” (usually the first 12 months).</li> <li>Medicare decided you were eligible for Medicare Part A and B retroactively.</li> <li>You get Extra Help with Medicare Part D.</li> <li>You are eligible for a Special Enrollment Period under Medicare Part D.</li> </ul>
<p><b>Limited Open Enrollment Period</b></p> <p>Only available in 2007 &amp; 2008</p>	<ul style="list-style-type: none"> <li>Medicare clients may join MA plans with no Medicare Part D coverage at anytime during the year.</li> <li>Clients who join MA-only PFFS plans may keep their current stand-alone Part D plan.</li> <li>Clients who join MA-only HMO plans will lose their current Part D stand-alone plans.</li> </ul>